

**Information to identify the case:**

Debtor 1	<b>Carmen G Matos</b>	Social Security number or ITIN	xxx-xx-8929
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>19-11181-JNP</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Carmen G Matos

4/26/19

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Carmen G Matos  
 Debtor

Case No. 19-11181-JNP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 26

Date Rcvd: Apr 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2019.

db  
 517977215 +Carmen G Matos, 902 Cheltenham Dr., Vineland, NJ 08360-4577  
 517977219 +City Of Vineland EMS, Po Box 1508, Vineland, NJ 08362-1508  
 517977222 +Cumberland County Taxation Board, 220 N Laurel St, Bridgeton, NJ 08302-1516  
 517977226 +Inspira Health Network, PO Box 650292, Dallas, TX 75265-0292  
 517977227 +Mariner Finance, 3650 E Landis Avenue, Vineland, NJ 08361  
 517977228 +Ocean Home Health, PO Box 825570, Philadelphia, PA 19182-0001  
 517977228 Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex, Trenton, NJ 08625-0112  
 517977229 +Premier Orthopaedic Associates, PO Box 2749, Vineland, NJ 08362-2749  
 517977230 Receivables Outsourcing Inc, Po Box 62850, Re: Inspira Medical Center Woodbury, Baltimore, MD 21264-2850  
 517977233 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
 (address filed with court: State Of New Jersey, P.O. Box 245, Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245)  
 517977232 +Specialized Loan Servicing, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJDMARCHAND.COM Apr 27 2019 04:19:00 Joseph Marchand, 117-119 West Broad St., PO Box 298, Bridgeton, NJ 08302-0228  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 27 2019 00:47:40 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 27 2019 00:47:33 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 cr +EDI: GMACFS.COM Apr 27 2019 04:13:00 Ally Capital, P.O. Box 130424, Roseville, MN 55113-0004  
 517977213 +EDI: AAEO.COM Apr 27 2019 04:19:00 Aaron's Sales And Leasing, 106 West Landis Ave Suite 7, Vineland, NJ 08360-8114  
 517977214 +EDI: GMACFS.COM Apr 27 2019 04:13:00 Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901  
 517977216 +EDI: CCS.COM Apr 27 2019 04:18:00 Credit Collection Service, PO Box 607, Norwood, MA 02062-0607  
 517977217 EDI: RCSFNBMARIN.COM Apr 27 2019 04:13:00 Credit One Bank, P.O. Box 98872, Las Vegas, NV 89193-8872  
 517977218 +EDI: RCSFNBMARIN.COM Apr 27 2019 04:13:00 Credit One Bank, PO BOX 98873, Las Vegas, NV 89193-8873  
 517977220 +E-mail/Text: bbagley@enerbankusa.com Apr 27 2019 00:47:06 Enerbank Usa, 1245 E Brickyard Suite 640, Salt Lake City, UT 84106-2581  
 517977221 +EDI: PHINGENESIS Apr 27 2019 04:18:00 Genesis/Feb-Retail, PO Box 4499, Beaverton, OR 97076-4499  
 517977225 EDI: IRS.COM Apr 27 2019 04:13:00 Internal Revenue Service, P.O. Box 744, Special Procedure Branch, Springfield, NJ 07081  
 517977231 +EDI: CBS7AVE Apr 27 2019 04:18:00 Seventh Avenue, 1112 7th Avenue, Monroe, WI 53566-1364  
 517977234 +EDI: BLUESTEM Apr 27 2019 04:19:00 Webbank/ Fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820  
 517977235 +EDI: WFFC.COM Apr 27 2019 04:13:00 Wells Fargo Dealer Service, P.O. Box 1697, Winterville, NC 28590-1697

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517977224\* Internal Revenue Service, Po Box 725 Special Procedures Fuction, Springfield, NJ 07081  
 517977223\* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-1

User: admin  
Form ID: 318

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Total Noticed: 26

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 28, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for  
HSI Asset Securitization Corporation Trust 2007-WF1 dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net;jmarchand@ecf.axosfs.com  
Kevin Gordon McDonald on behalf of Creditor Deutsche Bank National Trust Company, as Trustee  
for HSI Asset Securitization Corporation Trust 2007-WF1 kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Seymour Wasserstrum on behalf of Debtor Carmen G Matos mylawyer7@aol.com, ecf@seymourlaw.net  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5